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## NOTICE OF ALLOWANCE AND FEE(S) DUE

32137 7590 10/18/2004  
COWAN, LIEBOWITZ & LATMAN, P.C.  
1133 AVENUE OF THE AMERICAS  
NEW YORK, NY 10036

EXAMINER  
WINTER, JOHN M

ART UNIT 3621 PAPER NUMBER

DATE MAILED: 10/18/2004

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/635,321	08/09/2000	Luis Eduardo Gutierrez-Sheris	UNISPHERE-13/1	5081

TITLE OF INVENTION: MONEY-TRANSFER TECHNIQUES

APPLN. TYPE	SMALL ENTITY	ISSUE FEE	PUBLICATION FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	\$685	\$0	\$685	01/18/2005

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. **PROSECUTION ON THE MERITS IS CLOSED.** THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. **THIS STATUTORY PERIOD CANNOT BE EXTENDED.** SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE REFLECTS A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE APPLIED IN THIS APPLICATION. THE PTOL-85B (OR AN EQUIVALENT) MUST BE RETURNED WITHIN THIS PERIOD EVEN IF NO FEE IS DUE OR THE APPLICATION WILL BE REGARDED AS ABANDONED.

## HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

- A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.
- B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

- A. Pay TOTAL FEE(S) DUE shown above, or
- B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL should be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). Even if the fee(s) have already been paid, Part B - Fee(s) Transmittal should be completed and returned. If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

**IMPORTANT REMINDER:** Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.



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32137	7590	10/18/2004	EXAMINER	
COWAN, LIEBOWITZ & LATMAN, P.C. 1133 AVENUE OF THE AMERICAS NEW YORK, NY 10036			WINTER, JOHN M	
			ART UNIT	PAPER NUMBER
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**Determination of Patent Term Adjustment under 35 U.S.C. 154 (b)**  
(application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 774 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 774 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (703) 305-1383. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at (703) 305-8283.

**Notice of Allowability**

Application No.

09/635,321

Applicant(s)

GUTIERREZ-SHERIS, LUIS  
EDUARDO

Examiner

John M Winter

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— The **MAILING DATE** of this communication appears on the cover sheet with the correspondence address—  
All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to the paper filed on May 17, 2004.
2. ☒ The allowed claim(s) is/are 16-18, 20-22 and 28-35.
3. ☒ The drawings filed on 08 September 2000 are accepted by the Examiner.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All b) ☐ Some\* c) ☐ None of the:
    1. ☐ Certified copies of the priority documents have been received.
    2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_
    3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_

Applicant has **THREE MONTHS FROM THE "MAILING DATE"** of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in **ABANDONMENT** of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

5. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
6. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
  - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
    - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
  - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
7. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB/08),  
Paper No./Mail Date \_\_\_\_\_
4. ☐ Examiner's Comment Regarding Requirement for Deposit  
of Biological Material

5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☐ Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_\_
7. ☐ Examiner's Amendment/Comment
8. ☐ Examiner's Statement of Reasons for Allowance
9. ☐ Other \_\_\_\_\_

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### DETAILED ACTION

#### *Status*

Claims 16-18, 20-22 and 28-35 are pending  
Claim 27 is canceled

#### *Allowable Subject Matter*

Claims 16-18, 20-22 and 28-35 are allowed over the prior art record.

1. The following is an examiner's statement of reasons for allowance:
2. The closest prior art of record Taylor (US Patent 5,578,808) teaches data card that can be used for transactions involving separate card issuers. <http://cms.hhs.gov/hipaa/hipaa2/education/infoserie/4-tcs.PDF> teaches HIPAA transaction standards. Kashio (JP 02024762 A) teaches a system entering a transaction into a unified ledger.

What they fail to teach or suggest:

A. A method of transferring money from a customer to a beneficiary via a money-transfer system, said method comprising:

said money-transfer system distributing money-transfer devices to a plurality of customers, each said of money-transfer devices equipped with a unique device code; creating a device database at said money-transfer system, said device database comprising a set of device records; loading each of said unique device codes into a different one of said device records; loading customer data, identifying said customers, into different ones of said device records; loading beneficiary data, identifying said beneficiaries, into different ones of said device records; each of the transfer devices, as distributed to a corresponding one of said customers, has no device record or beneficiary information associated therewith; the method further comprising electronically networking a transfer company with a number of selling agents and paying agents to form said money transfer system, and wherein said initiating step includes said requesting customer giving one of said money-transfer devices and said particular amount of money to a first selling agent, and said first selling agent machine reading said unique device code from said money transfer device, and transmitting data specifying said unique device code and said particular amount of money to said transfer company.

These distinct features renders claim 16 allowable.

Claims 17 and 18 are dependant on claim 16 and are allowable for at least the same reasons.

B. A method of transferring money from a customer to a beneficiary via a money-transfer system, said method comprising: said money-transfer system distributing money-transfer

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devices to a plurality of customers, electronically networking a transfer company with a number of selling agents and paying agents to form said money-transfer system, and wherein said initiating step includes said requesting customer giving one of said money-transfer devices and said particular amount of money to a first selling agent, and said first selling agent machine reading said unique device code from said magnetic strip, and transmitting data specifying said unique device code and said particular amount of money to said transfer company.

These distinct features renders claim 20 allowable.

Claims 21 and 22 are dependant on claim 20 and are allowable for at least the same reasons.

C. A document-transfer system, for transferring documents between parties and transferees, comprising: a plurality of transfer devices each equipped with a unique device code; a document-transfer company having data-processor means for creating a device database comprising a set of device records, each of said device records containing a different one of said unique device codes, party data identifying one of said parties, and transferee data identifying one of said transferees; a plurality of transfer agents each comprising transfer means for initiating a transfer of a particular document from a requesting party to a particular transferee by accessing one of said device codes from a transfer device previously distributed to said requesting party to locate a corresponding one of said device records from said data-processor means to obtain the identities of said requesting party and said particular transferee; and code-pick-up means, responsive to said transfer means, for providing said requesting party with a pick-up code for use by said transferee when collecting said document said transfer devices each comprise a data-storage medium having said unique device code therein; said data terminal means comprising document-pick-up means for accessing transaction data located in said data-processor means in response to said transferee providing a corresponding one of said transfer agents with said pick-up code.

These distinct features renders claim 28 allowable.

Claim 29 is dependant on claim 28 and are allowable for at least the same reasons

D. A money-transfer system, for transferring money from a customer to a beneficiary, comprising: a plurality of transfer devices each equipped with a unique device code; a money-transfer company having data-processor means for creating a device database comprising a set of device records, each of said device records containing a different one of said unique device codes, customer data identifying one of said customers, and beneficiary data identifying one of said beneficiaries; and a plurality of selling agents electronically networked with said money-transfer company, each of said selling agents comprising transfer means for initiating a transfer of currency from a requesting customer to a particular beneficiary by collecting said currency and accessing a first device code from a first transfer device previously distributed to said requesting customer, and for providing said requesting customer with fund-pick-up code for use by said transferee when collecting funds corresponding to said currency.

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These distinct features renders claim 30 allowable.  
Claims 31-35 are dependant on claim 30 and are allowable for at least the same reasons

Any inquiry concerning this communication or earlier communications from the examiner should be directed to John M Winter whose telephone number is (703) 305-3971. The examiner can normally be reached on M-F 8:30-6, 1st Fridays off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P Trammell can be reached on (703)305-9768. The fax phone numbers for the organization where this application or proceeding is assigned are (703) 305-7687 for regular communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

JMW  
August 23, 2004